



Michelle C Fernandez
Associate Disability Claims Examiner

2004 JAN 22 PM 1:44
The Prudential Insurance Company of America
Waiver of Premium
PO Box 482
Livingston, NJ 07039

January 08, 2004

80689

Phone: (800) 524-0542 Ext: 7463
Fax: (973) 548-7530
Hours: Mon - Fri 8:30 am-4:35 pm

Janet Franklin
827 Sabina Ct
Bear, DE 19701

Claimant: Janet Franklin
Control No:
Claim No: 10-
Date of Birth:

REDACTED

Dear Ms. Franklin:

04-1513 (GMS)

We have completed our evaluation of your claim for the continuation of your Group Life Insurance under Group Policy G-24923, issued to MBNA Corporation, Inc.

We have approved your claim in the amount of \$203,400.00, effective February 1, 2004 and premium payments may be discontinued as of that date. This insurance will be continued provided you remain totally disabled in accordance with the provisions of this Group Policy.

Periodically, we will request additional information to determine your eligibility for continued benefits. You have an obligation to submit proof of continued disability when requested by Prudential.

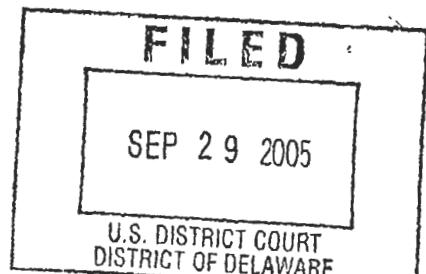
Based on the terms of this Group Policy, your Group Life Coverage will terminate on August 25, 2014, following attainment of age 65.

If you should have any questions regarding your claim, please contact us at the above address or call (800) 524-0542, extension 7463. Any correspondence should include the identifying information shown at the top of this letter.

Sincerely,

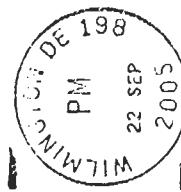
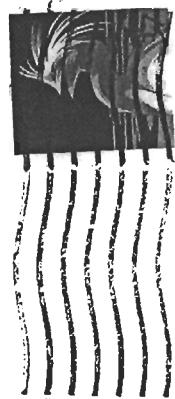
Michelle C Fernandez
Associate Disability Claims Examiner

cc: Lisa Link
MBNA Corporation Inc
1100 King Street
Wilmington, DE 19884-0233



* 5/24-Called MBNA Benefits department, ask when I called benefits about 401(K). The gentleman said it was August 21, 2003. When I called that day I asked how much I had in my 401K. The lady said, you're retired I don't know. I said not to my knowledge. She said yes you are told me I would be receiving my check in about 7 days. I didn't receive any notice or letter in the mail or nothing. The amount was \$1,665.00 but I don't know if that the amount before I got penalized or after. They forced me to retire.

9/21/05 Called Benefits to find out who released my check to be sent to me and who told me I was retired. Don't remember signing any paperwork for check to be released. lady I spoke with there was no name of whom I spoke with.



JANET L. FRANKLIN
827 SABINA CIR.
BEAR, DE. 19701-2517

OFFICE OF THE CLERK
UNITED STATES DISTRICT COURT
844 N. KING ST., LOCKBOX 18
WILMINGTTON, DE. 19801-3570